



### Amendments to the Claims

Please amend the claims without prejudice, as follows and consider the subsequent remarks/arguments. This listing of claims will replace all prior versions and listings of claims in the application.

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### Listing of Claims

1. (Currently amended) A method for initiation of an agreement utilizing a network, comprising[ the steps of]:

- (a) allowing a buyer and a seller to negotiate terms of a trade utilizing a network, wherein the terms of the trade are entered into an online form to be sent via the network;
- (b) receiving from the buyer [a]the form indicating the terms of trade utilizing the network;
- (c) receiving an identifier from the buyer utilizing the network;
- (d) sending the form to a bank for assessing the credit of the buyer utilizing the network, wherein the bank to which the credit application is sent is based on the identifier;
- (e) forwarding the form to the seller along with the assessment of the credit of the buyer utilizing the network;
- (f) allowing the seller to digitally sign the form utilizing the network;
- (g) receiving the digitally signed form from the seller utilizing the network;[ and]
- (h) transmitting a notice to the buyer indicating that the digitally signed form has been received from the seller, thus initiating the agreement; and
- (i) verifying the credit of the seller utilizing the network.

2. (Original) A method as recited in claim 1, wherein the network includes a wide area network.
3. (Currently amended) A method as recited in claim 1, and further comprising[ the step of] authenticating an identity of the buyer prior to sending the form to the bank.
4. (Original) A method as recited in claim 3, wherein the identity is authenticated by requiring the submission of an identifier and a password.

Claim 5 (canceled).

6. (Original) A method as recited in claim 1, wherein the form is a combined purchase order proforma invoice.
7. (Currently amended) A computer program embodied on a computer readable medium for initiation of an agreement utilizing a network, comprising:
  - (a) a code segment for allowing a buyer and a seller to negotiate terms of a trade utilizing a network, wherein the terms of the trade are entered into an online form to be sent via the network;
  - (b) a code segment for receiving from the buyer [a]the form indicating the terms of trade utilizing the network;
  - (c) a code segment for receiving an identifier from the buyer utilizing the network;
  - (d) a code segment for sending the form to a bank for assessing the credit of the buyer utilizing the network, wherein the bank to which the credit application is sent is based on the identifier;
  - (e) a code segment for forwarding the form to the seller along with the assessment of the credit of the buyer utilizing the network;
  - (f) a code segment for allowing the seller to digitally sign the form utilizing the network;

- (g) a code segment for receiving the digitally signed form from the seller utilizing the network;[ and]
- (h) a code segment for transmitting a notice to the buyer indicating that the digitally signed form has been received from the seller, thus initiating the agreement; and
- (i) a code segment for verifying the credit of the seller utilizing the network.

8. (Original) A computer program as recited in claim 7, wherein the network includes a wide area network.

9. (Original) A computer program as recited in claim 7, and further comprising a code segment for authenticating an identity of the buyer prior to sending the form to the bank.

10. (Original) A computer program as recited in claim 9, wherein the identity is authenticated by requiring the submission of an identifier and a password.

Claim 11 (canceled)

12. (Original) A computer program as recited in claim 7, wherein the form is a combined purchase order proforma invoice.

13. (Currently amended) A system for initiation of an agreement utilizing a network, comprising:

- (a) logic for allowing a buyer and a seller to negotiate terms of a trade utilizing a network, wherein the terms of the trade are entered into an online form to be sent via the network;
- (b) logic for receiving from the buyer [a]the form indicating the terms of trade utilizing the network;
- (c) logic for receiving an identifier from the buyer utilizing the network;

- (d) logic for sending the form to a bank for assessing the credit of the buyer utilizing the network, wherein the bank to which the credit application is sent is based on the identifier;
- (e) logic for forwarding the form to the seller along with the assessment of the credit of the buyer utilizing the network;
- (f) logic for allowing the seller to digitally sign the form utilizing the network;
- (g) logic for receiving the digitally signed form from the seller utilizing the network;[ and]
- (h) logic for transmitting a notice to the buyer indicating that the digitally signed form has been received from the seller, thus initiating the agreement; and
- (i) logic for verifying the credit of the seller utilizing the network.

14. (Original) A system as recited in claim 13, wherein the network includes a wide area network.

15. (Original) A system as recited in claim 13, and further comprising logic for authenticating an identity of the buyer prior to sending the form to the bank.

16. (Original) A system as recited in claim 15, wherein the identity is authenticated by requiring the submission of an identifier and a password.

Claim 17 (canceled)

18. (Original) A system as recited in claim 13, wherein the form is a combined purchase order proforma invoice.